

CALIFORNIA DEPARTMENT OF INSURANCE
LEGAL DIVISION

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Insurance Commissioner

**BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF CALIFORNIA
SACRAMENTO**

In the Matter of the Application of,

AMANDA NICOLE SERRATO,

Respondent.

File No. LBB 3625-AP
OAH No. N2007010585

**DECISION AND ORDER ADOPTING
PROPOSED DECISION**

This matter came for hearing before Trevor Skarda, Administrative Law Judge of the Office of Administrative Hearings, in Sacramento, California on February 16, 2007.

Complainant, the Insurance Commissioner of the State of California, was represented by Darrel Secrest, Staff Counsel with the Department of Insurance. Respondent, AMANDA NICOLE SERRATO, appeared on her own behalf at the hearing.

The Administrative Law Judge submitted his proposed decision dated March 15, 2007, and recommended its adoption as the decision of the Insurance Commissioner. The Commissioner then considered the adoption of the proposed decision.

Now, therefore, pursuant to the provisions of California Government Code Section 11517(c)(2)(A), IT IS SO ORDERED that the attached proposed decision is hereby adopted by the Insurance Commissioner as his Decision in this matter and is ordered officially filed.

1 You may request that the Insurance Commissioner reconsider this Decision pursuant to
2 California Government Code §11521. The power to order a reconsideration shall expire 30 days
3 after the delivery or mailing of a decision to a respondent, or on the date set by the agency itself
4 as the effective date of the decision if that date occurs prior to the expiration of the 30-day period
5 or at the termination of a stay of not to exceed 30 days which the agency may grant for the
6 purpose of filing an application for reconsideration. If additional time is needed to evaluate a
7 petition for reconsideration filed prior to the expiration of any of the applicable periods, an
8 agency may grant a stay of that expiration for no more than 10 days, solely for the purpose of
9 considering the petition.

10 This Decision shall be effective thirty (30) days from the date of this order.

11 IN WITNESS WHEREOF, I have hereunto set my hand and affixed by official seal, this

12 4th day of April, 2007.



STEVE POIZNER
Insurance Commissioner

By: Connie M. Perry
CONNIE M. PERRY
Deputy Chief Counsel